



12/28/00

UTILITY PATENT APPLICATION

HONORABLE COMMISSIONER OF
PATENTS AND TRADEMARKS
Washington D.C. 20231

Docket No. 3350-42
Client No. Moneyweb

Sir:

Transmitted herewith for filing is the patent application of:
INVENTOR(S): Ravi Ganesan, Timothy Scott Renshaw, Tim Herdklotz,
Cheryl Ward and Peter Kight
FOR: TECHNIQUE FOR ELECTRONIC FUNDS ESCROW

Enclosed are:

- [X] 84 pages of specification, claims, abstract
[] Declaration & Power of Attorney.
[] Priority Claimed
[X] 36 sheets of informal drawing.
[] An assignment of the invention to _____
and the assignment recordation fee.
[] Certified copy of _____
[] An associate power of attorney.
[] Information Disclosure Statement, Form PTO-1449 and reference.
[] I hereby certify that the invention disclosed in the attached
application has not and is not presently intended to be the
subject of an application filed in another country, or under a
multilateral agreement, that requires publication at eighteen
months after filing. I hereby request that the attached
application not be published under 35 USC § 122(b).

LALOS & KEEGAN

Alfred A. Stadnicki
Registration No. 30,226

1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20006-3404
Telephone (202) 887-5555
Facsimile (202) 296-1682
Date: December 28, 2000

jc690 U.S. PTO

09/749596



12/28/00

008231 9656460